

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

In re Application of: James I. Mahaney et al.  
Serial No.: 10/774,058  
Filed: February 6, 2004  
Examiner: Samica L. Norman  
Art Unit: 3696  
Confirmation No.: 4821  
Title: *Method for Maximizing Retirement Income Using Financial  
Bridge Products and Deferred Social Security Income*

**Mail Stop RCE**  
Commissioner for Patents  
P.O. Box 1450  
Alexandria, Virginia 22313-1450

**Amendment Filed with Request for Continued Examination**

In response to the Final Office Action mailed November 13, 2009, Applicants respectfully request continued examination of the present Application so that the Examiner may enter the following amendments and reconsider rejection of the claims. Prior to the continued examination of this Application, please amend the Application as follows.